



P.O. Box 514387  
Los Angeles, CA 90051 4387

Notice Date: January 15, 2021

Loan Number: REDACTED  
Property Address:  
335 GRANDVIEW CIR  
HONEY BROOK PA 19344

REDACTED

REDACTED  
CRAIG REDDEN  
335 GRANDVIEW CIR  
HONEY BROOK PA 19344-8629

## ABOUT YOUR LOAN

Your Forbearance Plan has been extended to April 30, 2021.

## WHAT THIS MEANS

This letter is to confirm that your forbearance plan is now effective through April 30, 2021. The terms of your forbearance plan as described in your Forbearance Plan letter otherwise remain the same.

As a reminder, you are afforded up to 360 days of forbearance protection under the federal CARES Act. Your initial forbearance started on May 1, 2020. Your forbearance protection is expected to expire on April 30, 2021. It is important that you keep this information for your records and continue to stay in contact with us so we can work with you to determine the best programs available for repaying any missed payments based on your individual circumstances when your forbearance plan ends.

**Credit Reporting:** Under the federal CARES Act, PennyMac is required to report your loan to the credit bureaus as current on a forbearance plan if your loan was current as of January 31, 2020. We must report your loan as delinquent on a forbearance plan if your loan was past due as of January 31, 2020. If your loan was delinquent as of January 31, 2020 and you bring your account current before or during your forbearance plan, we will then report your account as current on a forbearance plan as of the date you bring your account current. We encourage you to reach out to the major credit bureaus, such as Equifax or Transunion, to understand how forbearance and post-forbearance programs may impact your credit.

## ACTION REQUIRED

There is no action required from you at this time. However, if you did not want us to extend your forbearance plan, or if your circumstances change and you no longer require forbearance assistance prior to your new end date, please contact us as soon as possible so we can cancel your plan and discuss programs to help you repay your missed payments.

You can also find HUD certified approved housing counseling agencies in your area, who can communicate with you in English and other languages, by calling the US Department of Housing and Urban Development at 800-569-4287 or visit [www.hud.gov/counseling](http://www.hud.gov/counseling).

Toll-Free: (866) 629-4570	Website: <a href="http://www.PennyMacUSA.com">www.PennyMacUSA.com</a>	Payments:	Correspondence:
M F 6:00 AM 6:00 PM PT SAT 7:00 AM 11:00 AM PT Toll Free Fax: (866) 577 7205	Secure Messaging Online: Create an account and/or log in to <a href="http://www.PennyMacUSA.com">http://www.PennyMacUSA.com</a> , then look for the Secured Message Center to communicate with us securely.	Standard Address: P.O. Box 30597 Los Angeles, CA 90030 0597 Overnight Address: Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746 (Please do not send correspondence)	Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051 4387 (Please do not send payments)

## QUESTIONS? CONTACT US

We hope you and your family are healthy and safe. Please feel free to contact me directly between the hours of 7:00 AM - 4:00 PM PT, Monday through Friday with any questions you may have.

Moises Gutierrez  
PennyMac Loan Services, LLC  
(866) 545-9070

As your point of contact, I will be communicating with you about the status of your loan while on this plan. If you would like to escalate an issue, you can contact Anthony Golden at 8666954122 ext. 8710.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1 800 342 3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

**NORTH CAROLINA** Licensed by the North Carolina Department of Insurance. Permit No. 104753 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 112228 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 112874 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 112877 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 113746 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

**OREGON** Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877 4894 or visit <http://dfr.oregon.gov>.

***This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.***

## Licensing Information



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